

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 11-51174 – RJK

Jay Lloyd Latterell
asf Royal Industries, Inc., fka Jay R Lloyd
4675 3rd St Loop NE
St Cloud, MN 56304

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2614

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 1/17/12

Robert J Kressel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on January 17, 2012 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of Minnesota

In re:
 Jay Lloyd Latterell
 Debtor

Case No. 11-51174-RJK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0864-5

User: admin
 Form ID: 7dsc

Page 1 of 3
 Total Noticed: 47

Date Rcvd: Jan 18, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 20, 2012.

db +Jay Lloyd Latterell, 4675 3rd St Loop NE, St Cloud, MN 56304-4675
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59583472 +84 LUMBER, C/O C T CORPORATION, 100 5TH ST S #1075, MINNEAPOLIS, MN 55402-1265
 59583474 +AFFILIATED CREDIT SERVICES, 3055 41ST ST N W STE 100, P O BOX 7739,
 ROCHESTER, MN 55903-7739
 59583475 +ALLIED INTERSTATE, RE: QWEST, P O BOX 361597, COLUMBUS, OH 43236-1597
 59583476 +AMERICAN FAMILY, 2719 W DIVISION ST STE 3, ST CLOUD, MN 56301-3400
 59583479 #+BIRCHWOOD ELECTRIC, 9756 SUMMIT OAKS DR, ST CLOUD, MN 56301-9781
 59583481 +CITY OF MINNETONKA, 14600 MINNETONKA BLVD, MINNETONKA, MN 55345-1597
 59583482 +CITY WIDE INSULATION, 1300 39TH AVE N E, P O BOX 1998, ST CLOUD, MN 56302-1998
 59583485 EAST CENTRAL ELECTRIC, 401 MAIN AVE N, P O BOX 39, BRAHAM, MN 55006-0039
 59583486 +FABYANSKE, WESTRA, HART & THOMSON, ATTN: JESSE ORMAN, 800 LASALLE AVE STE 1900,
 MINNEAPOLIS, MN 55402-2037
 59583487 +FINKEN WATER, 3423 CTY RD 74, P O BOX 7190, ST CLOUD, MN 56302-7190
 59583490 +GREAT RIVER FEDERAL CU, 1532 W ST GERMAIN ST, SAUK RAPIDS, MN 56301-4129
 59583491 +HOME FEDERAL SAVINGS BANK, 50 14TH AVE E #100, SARTELL, MN 56377-4652
 59583493 +INDEPENDENT JUDGMENT ENFORCEMENT, 100 CHESTERFIELD BUSINESS PKWY STE 200,
 CHESTERFIELD, MO 63005-1271
 59583494 +KD DESIGN, 570 14TH AVE N E, ST CLOUD, MN 56304-0948
 59583495 +KIFFMEYER PLUMBING, P O BOX 334, SAUK RAPIDS, MN 56379-0334
 59583496 LINDQUIST & VENNUM, 4200 IDS CENTER, 80 S 8TH ST, MINNEAPOLIS, MN 55402-2274
 59583497 +MECHANICAL ENERGY SYSTEMS, 629 LINCOLN AVE N E, ST CLOUD, MN 56304-0249
 59583498 +MEHRWERTH CONCRETE, 5123 SHADOWWOOD DR N E, SAUK RAPIDS, MN 56379-9445
 59583499 MESSERLI & KRAMER, 3033 CAMPUS DR STE 250, PLYMOUTH, MN 55441-2662
 59583500 +MIDLAND FUNDING LLC, 16 MCLELAND RD STE 101, ST CLOUD, MN 56303-2160
 59583501 +MN LUMBER, 2581 CTY RD 74, ST CLOUD, MN 56301-8903
 59583502 +MULTIPLE CONCEPTS INTERIOR, 26 1ST AVE N, WAITE PARK, MN 56387-1299
 59583503 +NCB MANAGEMENT SERVICES INC, P O BOX 1099, LANGHORNE, PA 19047-6099
 59583504 +NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2368
 59583505 +NELSONS, 10245 HEDGE RD N W, RICE, MN 56367-7617
 59583506 +NORTH CENTRAL WOODWORKS, 6701 195TH AVE N E, OAK PARK, MN 56357-8981
 59583507 +RAPIDS CONTAINER, P O BOX 96, SAUK RAPIDS, MN 56379-0096
 59583508 +RUM RIVER CONTRACTING, 31913 124TH ST, PRINCETON, MN 55371-3491
 59583510 +SCHMIDT INDUSTRIES INC, 11973 30TH ST S E, CLEAR LAKE, MN 55319-9512
 59583511 +SPRINGER EXTERIORS, P O BOX 668, PRIOR LAKE, MN 55372-0668
 59583512 THE BEST SERVICE COMPANY, RE: WELLS FARGO BANK, 10780 SANTA MONICA BLVD STE 140,
 LOS ANGELES, CA 90025-7613
 59583513 +TRAUT WELLS, 141 28TH AVE S, WAITE PARK, MN 56387-8527
 59583514 +TRIPICIANO LAW OFFICE, 160 3RD AVE W STE 200, FOLEY, MN 56329-4534
 59583515 +WASTE MANAGEMENT, 650 HWY 10 N, ST CLOUD, MN 56304-0238
 59583516 XCEL ENERGY, PO BOX 8, EAU CLAIRE, WI 54702-0008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Jan 18 2012 23:18:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Jan 19 2012 07:59:28 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 59583473 +E-mail/Text: erin@advantagecollections.com Jan 19 2012 07:59:02 ADVANTAGE COLLECTION,
 P O BOX 353, CAMBRIDGE, MN 55008-0353
 59583477 EDI: BANKAMER2.COM Jan 18 2012 23:18:00 BANK OF AMERICA, PO BOX 15027,
 WILMINGTON, DE 19850-5027
 59583478 EDI: HFC.COM Jan 18 2012 23:18:00 BEST BUY HSBC, BOX 15521, WILMINGTON, DE 19850-5521
 59583480 +EDI: CAPITALONE.COM Jan 18 2012 23:18:00 CAPITAL ONE, PO BOX 30281,
 SALT LAKE CITY, UT 84130-0281
 59583483 E-mail/Text: becca@cottrelllawfirm.com Jan 19 2012 08:50:45 COTTRELL LAW FIRM,
 2315 WATERS DR, MENDOTA HEIGHTS, MN 55120-1163
 59583488 +E-mail/Text: BankruptcyNotice@lfbusa.com Jan 19 2012 08:51:40 FIRST FINANCIAL,
 P O BOX 1200 N, SIOUX CITY, SD 57049-1200
 59583489 +E-mail/Text: juli.diederich@gdsdwest.us Jan 19 2012 08:36:09 GARAGE DOOR STORE,
 900 DIVISION ST, WAITE PARK, MN 56387-1338
 59583492 EDI: HFC.COM Jan 18 2012 23:18:00 HSBC RETAIL SERVICES, PO BOX 5244,
 CAROL STREAM, IL 60197-5244
 59583516 EDI: XCELENERGY.COM Jan 18 2012 23:18:00 XCEL ENERGY, PO BOX 8,
 EAU CLAIRE, WI 54702-0008

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

59583484 ##CREDIT MANAGEMENT SERVICES, P O BOX 258011, VALLEY VIEW, OH 44125-8011
 59583509 ##+RUM RIVER LUMBER, 10141 WOODCREST DR, COON RAPIDS, MN 55433-6525

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0864-5

User: admin
Form ID: 7dsc

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

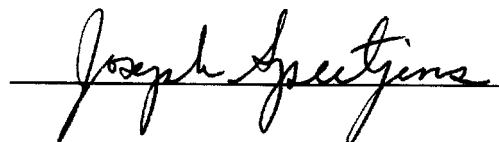
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 20, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0864-5

User: admin
Form ID: 7dsc

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Total Noticed: 47

Date Rcvd: Jan 18, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2012 at the address(es) listed below:

Sam Calvert on behalf of Debtor Jay Latterell calcloud@gmail.com,
calcloud1@gmail.com;calvert.sam@gmail.com
Stephen J Creasey screasey@lapplibra.com, nsponer@lapplibra.com;MN0B@ecfcbis.com
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3